

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

JOCELYN NICHOLE KITCHEN

Debtor(s)

Case No. 20-50386 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2020.
- 2) The plan was confirmed on 07/17/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2023.
- 5) The case was completed on 03/25/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,750.00.
- 10) Amount of unsecured claims discharged without full payment: \$194,997.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,732.91
Less amount refunded to debtor	\$1,119.18

NET RECEIPTS:**\$19,613.73****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,068.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$4,668.97**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Ambulance	Unsecured	990.60	NA	NA	0.00	0.00
Advance America	Unsecured	1,300.00	NA	NA	0.00	0.00
Alaska Commission	Unsecured	1,444.00	NA	NA	0.00	0.00
Alaska Commission	Unsecured	880.00	NA	NA	0.00	0.00
ALASKA COMMISSION ON POSTSEC	Unsecured	3,217.00	5,488.94	5,488.94	0.00	0.00
Alaska Trauma & Acute	Unsecured	1,246.00	NA	NA	0.00	0.00
ALASKA USA FEDERAL CREDIT UNIC	Unsecured	1,174.00	1,236.95	1,236.95	0.00	0.00
ALASKA USA FEDERAL CREDIT UNIC	Unsecured	NA	0.00	923.84	0.00	0.00
ALASKA USA FEDERAL CREDIT UNIC	Secured	13,389.00	13,478.84	12,555.00	12,555.00	2,389.76
Armstrong & Associates	Unsecured	5,966.28	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	23,341.00	23,341.04	23,341.04	0.00	0.00
Comenity Bank	Unsecured	243.00	NA	NA	0.00	0.00
Cornerstone Credit	Unsecured	113.00	NA	NA	0.00	0.00
Cornerstone Credit	Unsecured	2,036.00	NA	NA	0.00	0.00
Couch Conville Blitt	Unsecured	NA	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
Forest General Hospita	Unsecured	23,000.00	NA	NA	0.00	0.00
GCI Communications	Unsecured	1,900.00	NA	NA	0.00	0.00
General Communication	Unsecured	NA	NA	NA	0.00	0.00
General Communication	Unsecured	NA	NA	NA	0.00	0.00
GULFCO OF MISSISSIPPI, LLC	Unsecured	2,776.00	4,068.48	4,068.48	0.00	0.00
Hattiesburg Clinic	Unsecured	299.27	NA	NA	0.00	0.00
HUB CARE PATHOLOGY	Unsecured	139.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	1,970.00	2,139.59	2,139.59	0.00	0.00
Mendelson Law Firm	Unsecured	NA	NA	NA	0.00	0.00
MERIT HEALTH WESLEY	Unsecured	11,103.00	NA	NA	0.00	0.00
Navient	Unsecured	6,549.00	NA	NA	0.00	0.00
Navient	Unsecured	5,258.00	NA	NA	0.00	0.00
Navient	Unsecured	4,431.00	NA	NA	0.00	0.00
Nelnet	Unsecured	16,048.00	NA	NA	0.00	0.00
Nelnet	Unsecured	29,854.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group LLC as agent for	Unsecured	NA	243.96	243.96	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	1,125.00	1,671.50	1,671.50	0.00	0.00
SALLIE MAE BANK	Unsecured	NA	6,600.74	6,600.74	0.00	0.00
SALLIE MAE BANK	Unsecured	NA	5,297.73	5,297.73	0.00	0.00
SALLIE MAE BANK	Unsecured	NA	4,465.16	4,465.16	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
Torri Griffith	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
UMMC	Unsecured	23,000.00	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
USAA Credit Card	Unsecured	11,063.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	3,230.00	3,406.24	3,406.24	0.00	0.00
WESLEY HEALTH SYSTEM, LLC	Unsecured	NA	11,103.00	11,103.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,555.00	\$12,555.00	\$2,389.76
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,555.00	\$12,555.00	\$2,389.76
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,987.17	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,668.97</u>	
Disbursements to Creditors	<u>\$14,944.76</u>	
TOTAL DISBURSEMENTS :		<u>\$19,613.73</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.